

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Gary L. Calhoun, JR
Debtor

Case No. 16-04639-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jul 01, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2022:

Recip ID	Recipient Name and Address
db	+ Gary L. Calhoun, JR, 311 Bristol Dr., York, PA 17403-4348
4854359	+ Aaa Debt Rec, Pob 129, Monroeville PA 15146-0129
4854360	+ Acc Adv Agnc, 510 N Park Rd, Wyomissing PA 19610-2941
4854366	Internal Revenue Service, Andover MA 01810-9041
4854371	+ Yesika Nieves, 470 N. Beaver St, York PA 17401
4854358	+ York Adams Tax Claim Bureau, PO BOX 15627, York PA 17405-0156
4854372	+ York Apartments, 2000 Maplewood Dr., York PA 17403-6302

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Jul 01 2022 22:48:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
4854361	+ Email/Text: EBN_IndianapolisIMC@receivemoremp.com	Jul 01 2022 18:46:00	Berks Credit & Collections, Po Box 329, Temple PA 19560-0329
4854362	+ EDI: CAPITALONE.COM	Jul 01 2022 22:48:00	Capital One, Po Box 30285, Salt Lake City UT 84130-0285
4854363	+ Email/Text: commonwealth@ebn.phinsolutions.com	Jul 01 2022 18:46:00	Commonwealth Financial Systems, 245 Main St, Dickson City PA 18519-1641
4854364	+ Email/Text: bknotice@ercbpo.com	Jul 01 2022 18:46:00	ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville FL 32256-7412
4854365	+ EDI: BLUESTEM	Jul 01 2022 22:48:00	Fingerhut, 6250 Ridgewood Rd, St Cloud MN 56303-0820
4854357	EDI: IRS.COM	Jul 01 2022 22:48:00	IRS Centralized Insolvency Oper., PO Box 21126, Philadelphia PA 19114-0326
4854367	+ Email/Text: MDSBankruptcies@meddatsys.com	Jul 01 2022 18:46:00	Medical Data Systems Inc, Mds, 2001 9th Ave Ste 312, Vero beach FL 32960-6413
4854368	+ Email/Text: unger@members1st.org	Jul 01 2022 18:46:00	Members 1st F C U, 5000 Louise Dr, Mechanicsburg PA 17055-4899
4869121	Email/Text: NissanBKNotices@nationalbankruptcy.com	Jul 01 2022 18:46:00	Nissan, POB 660366, Dallas, TX 75266-0366
4854369	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jul 01 2022 18:46:00	Nmac, Po Box 660360, Dallas TX 75266-0360
4869927	+ EDI: AGFINANCE.COM	Jul 01 2022 22:48:00	OneMain, 605 Munn Rd, Fort Mill, SC 29715-8421
4854370	+ EDI: AGFINANCE.COM	Jul 01 2022 22:48:00	Onemain Financial/Citifinancial, 6801 Colwell Blvd, Ntsb-2320, Irving TX 75039-3198
4858302	+ EDI: RECOVERYCORP.COM	Jul 01 2022 22:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4949379	+ EDI: PRA.COM		

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		Jul 01 2022 22:48:00	Portfolio Recovery Associate, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associate, LLC, PO Box 41067, Norfolk, VA 23541-1067
4949378	+ EDI: PRA.COM	Jul 01 2022 22:48:00	Portfolio Recovery Associate, LLC, PO Box 41067, Norfolk, VA 23541-1067
4870674	EDI: Q3G.COM	Jul 01 2022 22:48:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2022 at the address(es) listed below:

Name	Email Address
David A Scott	on behalf of Creditor Nissan Motor Acceptance Corporation scott@lg-law.com
Dawn Marie Cutaia	on behalf of Debtor 1 Gary L. Calhoun JR dmcutaia@gmail.com, cutaialawecf@gmail.com, FreshStartLawPLLC@jubilee bk.net, R46159@notify.bestcase.com; r46159@notify.bestcase.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Nissan Motor Acceptance Corporation bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Gary L. Calhoun JR

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6745

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:16-bk-04639-HWV

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Gary L. Calhoun JR

7/1/22**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.